## **ANNUAL INDEX OF ARTICLES 2002**

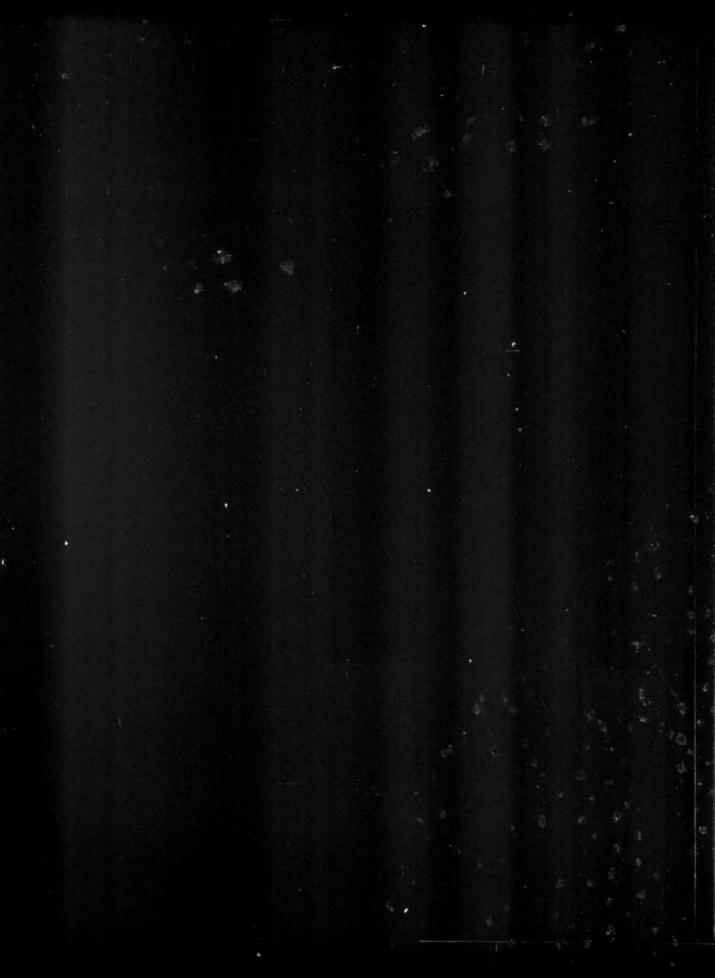








ARTICLE TITLE	AUTHOR	MONTH	PAGE
COMMERCIAL LINES			
Risk Management—IRMI construction conference	Donald S. Malecki, CPCU	January	86
Risk Problems/Solutions—Avoiding E&O problems with commercial automobile	LeRoy H. Utschig, CPCU, ARM	January	112
Classifying Risk—Shopping for the right classification	Linda D. Ferguson, CPCU	January	140
Risk Management—Large contracting risks - a potential mine field	Donald S. Malecki, CPCU	February	17
Risk Problems/Solutions—Avoiding E&O problems	LeRoy H. Utschig, CPCU, ARM	February	48
Coverage Concerns—Commercial insurance prescription	Roy C. McCormick	February	86
Risk Problems/Solutions—Improvements and betterments	LeRoy H. Utschig, CPCU, ARM	March	74
Classifying Risk—Navigating boat dealer and marina classifications	Linda D. Ferguson, CPCU	March	94
	Donald S. Malecki, CPCU	March	110
Risk Management—The tangled web of cyberspace liability			162
AAIS Coverage Perspective—Construction defects	Robert J. Prahl, CPCU	March	54
AAIS Coverage Perspective—A new program for insuring agribusinesses	Robert J. Prahl, CPCU	April	140
Classifying Risk—Payroll exclusions in the GL trucker classification	Linda D. Ferguson, CPCU	April	
Risk Management—Wrap-up programs - a Pandora's box of complexities	Donald S. Malecki, CPCU	April	146
Risk Problems/Solutions—Property extras - potential E&O?	LeRoy H. Utschig, CPCU, ARM	May	38 -
Classifying Risk—Fine dining to fast dining	Linda D. Ferguson, CPCU	May	46
Risk Management—Get it in writing	Donald S. Malecki, CPCU	May	56
Coverage Concerns—Liability releases	Roy C. McCormick	May	118
Coverage Concerns—Keep your underwriting ear to the ground	Roy C. McCormick	June	62
Classifying Risk—Serving up the right coverage	Linda D. Ferguson, CPCU	June	84
Re-thinking workers comp	Phil Zinkewicz	June	100
Risk Problems/Solutions—Construction sites - potential E&O claims	LeRoy H. Utschig, CPCU, ARM	June	104
Risk Management—Business auto policy	Donald S. Malecki, CPCU	June	136
AIG targets small business market	Phil Zinkewicz	July	46
Risk Problems/Solutions—Clients' employee benefits can present potential E&O problems	LeRoy H. Utschig, CPCU, ARM	July	78
Classifying Risk—Covering contractors - Part one	Linda D. Ferguson, CPCU	August	26
Risk Management—Umbrella & excess policies - defining terms of coverage	Donald S. Malecki, CPCU	August	34
Risk Management—Who is an insured	Donald S. Malecki, CPCU	September	16
Classifying Risk—Covering contractors - Part two	Linda D. Ferguson, CPCU	September	52
Risk Problems/Solutions—Some "unlikely" losses worth mentioning to business owners	LeRoy H. Utschig, CPCU, ARM	September	86
Classifying Risk—Covering contractors - Part three	Linda D. Ferguson, CPCU	October	152
Classifying Risk—A new menu of restaurant classifications	Linda D. Ferguson, CPCU	November	4
Risk Management—Does crime policy cover theft of data?	Donald S. Malecki, CPCU	November	38
Risk Problems/Solutions—Loss payables	LeRoy H. Utschig, CPCU, ARM	December	102
CRITICAL ISSUE REPORT			
Buyer beware	Kevin P. Hennosy	March	60
How financially stable is the insurance industry?	Phil Zinkewicz	April	16
Credit scoring debate continues	Phil Zinkewicz	May	143
The tip of the iceberg	Phil Zinkewicz	June	46
Asbestos crisis rolls on	Phil Zinkewicz	July	56
Agents sue Allstate; EEOC sues too; Allstate countersues	Phil Zinkewicz	October	82
"The Perfect Storm"	Phil Zinkewicz	December	66
GENERAL ARTICLES			
13th Annual Rough Notes Marketing Agency of the Year candidates		January	17
Mold is the new menace to the industry	Brett Hanavan	January	30
Analysts view 2002—looks like a tough year	Samuel Schiff	January	99
Identity crisis	Phil Zinkewicz	January	118
	Bruce Hicks, CLU, CPCU	January	133
PF&M Companion—October 2001 form and endorsement changes NAIC Update—Commissioners fiddle while Rome burns	Kevin P. Hennosy	January	142
	Roy C. McCormick	January	146
Coverage Concerns—Premium increases	noy C. Miccontilica	January	140



PRÉLO prosident sets goals allo action Buck-Histos, CUL, CPCU February unit pagnitir – From suspects to prospects Buck Histos, CUL, CPCU February Ling Agents – From suspects to prospects Buck Histos, CUL, CPCU February Author Ling Ling From Suspects Buck Histos Buck His	ARTICLE TITLE	AUTHOR	MONTH	PAG
PRÉLO prosident sets goals  Illus action  Buck Histos, CULL CPCU February  Author  Buck Histos, CULL CPCU March  Burk History  Burk Histo	bung Agent Forum—Indiana young agents take highest award again		January	150
ung Agenter-From suspects to prospects  Brains Tolen  Pethuary  remail becomes real  Dennis Pilisbury  February  Rewin P. Hennory  March  Marc	APSLO president sets goals	Phil Zinkewicz	February	82
ung Agentre-From suspects to prospects  Beiner Siles  Dennis Pilisbury  February  Revin P. Hennory  March  Pull Zinkewoz  March  Pall Zinkewoz  April  Phil Zinkewoz  April	call to action	Bruck Hicks, CLU, CPCU		88
meil bezones real  (Lipdate—Finding fleit voice  Kawin P. Hennony  March  Lipdate—Finding fleit voice  Kawin P. Hennony  March  March  March  March  March  March  March  March  Bill Connolly, III  March  M	ung Agents—From suspects to prospects			98
IC Update—Finding their voice urance education returnes Samual Schill March urance education returnes Samual Schill March in Cornor Foreignet building relationships with legislators in June 1998 Bill Cornolly, III March in March Bill Cornolly, III March in March Bill Cornolly, III March in March Sarbara A. Morris March Sarbara A. Morris March Stear Service Service Barbara A. Morris March Stear Service Barbara A. Morris March Stear Service Barbara A. Morris March March Stear Service Barbara A. Morris March March Stear Service Barbara A. Morris March M				104
urance aductation resumes  any Agent Forum-point neglect building relationships with legislators  Bill Cornolly, III March Barbara A. Morris  March Barbara A. Morris  March Brathara A. Morris  Bruce Hidss, CLU, CPCU April Brathara A. Mocoy  June Bruce Hidss, CLU, CPCU April Brathara A. Mocoy  June Bruce Hidss, CLU, CPCU April Brathara A. Mocoy  June Brathara A. Morris B	IC Update—Finding their voice	Kevin P. Hennosy	March	22
ing Agent Forum—Dornt neglect building relationships with legislators Bit Cornolly, III March microwed captible Barbara A Morris Barbara A Morris March children Search Shern Slein, CPCU, CIC March Demis Pillsbury March Shern Slein, CPCU, CIC March Demis Pillsbury March Phil Zinkewicz March A Corpanion—Demether 2001 form and endorsement changes Bruce Holds, CLU, CPCU March Brut Haraman March Rent Haraman March Phil Zinkewicz April Cl Update—Appeasement falling at NAC Rent P Hemony April Phil Zinkewicz April Rent Haraman March Phil Zinkewicz April Rent Haraman Rent Haraman March Phil Zinkewicz April Rent Haraman Rent Harama				38
anti-owned captives untiling 101: Invest in incomoravis workdroze Sherf Silean, CPCU, CIC March sis and insurance agents tate faces agent lavaustis on two fronts Phil Zinkewicz March Microppanion—December 2001 form and endorsement changes Phil Zinkewicz March Microppanion—December 2001 form and endorsement changes With wish first Young (WA) Award Bruse Hicks, CLU, CPCU March Wardh Wardh Bruse Hicks, CLU, CPCU March Wardh Bruse Hicks, CLU, CPCU March Wardh Bruse Hicks, CLU, CPCU March March March Hert Harnavan March Update—Appressement failing at NAIC Kewin P Hernrosy April Vischlassfor restores properly, well of the Phil Zinkewicz April Vischlassfor restores properly, well of the Phil Zinkewicz April Vischlassfor restores properly well of the Phil Zinkewicz April Vischlassfor restores properly well of the Phil Zinkewicz April Vischlassfor restores properly well of the Phil Zinkewicz April Vischlassfor restores properly well of the Phil Zinkewicz April Vischlassfor restores properly well of the Phil Zinkewicz April Vischlassfor restores properly well of the Phil Zinkewicz April Vischlassfor restores properly well of the Phil Zinkewicz April Vischlassfor Restores properly well of the Phil Zinkewicz April Vischlassfor Restores properly well of the Phil Zinkewicz April Vischlassfor Restores properly well of the Vischlassfor Restores properl	ing Agent Forum—Don't neglect building relationships with legislators			78
niss and insurance agents able foces agent leavaults on two fronts AM Companion—December 2001 form and endorsement changes AM Companion—December 2001 form and endorsement changes Bruce Hicks, CLU, CPCU March and Agents—Education - a rung on the ladder of success Elaine Tolen April Cluptate—Appeasement failing at NAIC Ken'n P Hennopy April Phil Zinkewicz April Phil	ent-owned captives	Barbara A. Morris	March	90
state faces agent lawsuls on two fronts MC Companion—December 2001 from and endorsement changes Bruck Hidos, CLU, CPCU March March March March March March March Brett Hanaxam March April CL Update—Appeasement faling at NAIC Foreign Specific State Phil Zinkewicz April Phil Zinkewicz	cruiting 101: Invest in tomorrow's workforce	Sherri Stein, CPCU, CIC	March	104
AM Companion—December 2001 form and endorsement changes  if wise first Nump (WMA ward  Brett Hamana  March  rive Minist Nump (WMA ward  Brett Hamana  March  Rayni P Hennosy  April  Vision (E. United — April Ander  Kewin P Hennosy  April  Phil Zinkewicz  April  Phil Zinkewicz  April  Phil Zinkewicz  April  Phil Zinkewicz  April  Hidel Insurance Group named Agency of the Year  Z Community Service Award  Bruce Hicks, CLU, CPCU  April  Bruce Hicks, CLU, CPCU  April  C United—Some people neer learn  M Companion—February 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  April  C Update—Some people neer learn  M Companion—February 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  April  C Update—Some people neer learn  M Companion—February 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  April  C Update—Some people neer learn  M Companion—Henric 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  May  C Analysis & Opinion—Origins of catastrophe  T Phomas A McCoy  June  M Companion—Henric 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  May  C Analysis & Opinion—Origins of catastrophe  T Phomas A McCoy  June  M Companion—Henric 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  May  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  April  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  April  M Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Blue Changes April 2004 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Bruce Hicks, CLU, CPCU  April  April  M	nks and insurance agents	Dennis Pillsbury	March	114
In xi wins first Young CIWA Award  Agants—Education—a rung on the ladder of success  Elains Tolen April  Fluids—Appeasement failing at NAIC  Rowin P. Hennosy April  Phil Zinkewicz April  Rowin P. Hennosy All  Row	state faces agent lawsuits on two fronts	Phil Zinkewicz	March	140
Its viens first Young CIWA Award  Agents—Education - a rung on the ladder of success  Elaine Tolen  April  Fluids—Appeasement failing at NAIC  April  Fluids—Appeasement failing at NAIC  April  Phil Zinkewicz  April  Bruce Hicks, CLU, CPCU  April  April  All Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  April  Bruce Hicks, CLU, CPCU  April  Chanlysia & Opinion—Origins of clastrophe  All Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  May  Chanlysia & Opinion—Origins of clastrophe  Rowin P. Hennosy  June  Bruce Hicks, CLU, CPCU  May  Chanlysia & Opinion—Origins of clastrophe  Award Changes All Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  May Changes All Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  May Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  May Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  May Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  May Companion—Harch 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  May Companion—May 2002 form and endorsement changes  Phil Zinkewicz  All July  May Companion—May 2002 form and endorsement changes  Phil Zinkewicz  May Companion—The Industry in Companion—May 2002 form and endorsement changes  Phil Zinkewicz  May Companion—The Industry in Companion—May 2002 form and endorsement changes  May Companion—The Industry in Companion—May 2002 form and endorsement changes  May Companion—The Industry in Companion—May 2002 form an	&M Companion—December 2001 form and endorsement changes	Bruce Hicks, CLU, CPCU	March	146
Islane Tolen April  C. Update—Appeasement failing at NAC  Kawin P. Hennosy April  Triberwicz April  Phil Zinkewicz April April April Phil Zinkewicz April April April April April Al About Money—College sawings pian Inimetal toldget April All About Money—College sawings pian Inimetal toldget April All Ab				167
IC Update—Appeasement failing at NAIC vockehater restores property, way of life prace to regulation Phil Zinkewicz April Phil Presence or regulation Phil Zinkewicz April Phil Presence or regulation Phil Zinkewicz April Phil Presence Award April Phil Presence Award April Phil Presence Award April Presence Award April Programment Agency of the Year Programment Presence Award Burgus among up Bruce Hicks, CLU, CPCU April RM Companion—February 2002 form and endorsement changes Bruce Hicks, CLU, CPCU April RM Companion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May RM Companion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May RM Companion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May RM Companion—March 2002 form and endorsement changes Present Presence Present		Elaine Tolen		30
viceMaster restores property, way of life race to regulation philizonance Group named Agency of the Year Thomas A. McCoy April 20 Community Service Award Local Companion—Community Service Award Local Companion—Companion—Wholes September Local Companion—Companion—Community Service Award Local Companion—Companion—Wholes September Local Companion—Community Service Award Local Companion—Companion—Wholes Company Community Service Award Local Companion—Company Service Award Local Companion—Company Service Award Local Companion—Company Service Award Local Companion—September Service Colober Local Phil Zinkewicz Local Colober Local Colober Local Phil Local				38
Pril Zintewicz April Inflied Insurance Group named Agency of the Year Thomas A. McCoy April 20 Community Service Award April 20 Community Service Award Plungus among us Bruce Hicks, CLU, CPCU April 20 McCompanion—February 2002 form and endorsement changes Bruce Hicks, CLU, CPCU April 20 McCompanion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May 20 McCompanion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May 20 McCompanion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May 20 McCompanion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May 20 McCompanion—March 2002 form and endorsement changes Bruce Hicks, CLU, CPCU May 20 McCompanion—March 2002 form and endorsement changes Dennis Pillbury June 10 McCompanion—April 2002 form and endorsement changes Bruce Hicks, CLU, CPCU June 20 McCompanion—April 2002 form and endorsement changes Bruce Hicks, CLU, CPCU June 20 McCompanion—April 2002 form and endorsement changes Bruce Hicks, CLU, CPCU June 20 McCompanion—March 2002 form and endorsement changes Phil Zinkewicz July 2002 form and endorsement changes Phil Zinkewicz July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU July 20 McCompanion—The 10 success of new producer Bruce Hicks, CLU, CPCU July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU September 20 McCompanion—The time is right for a binder authority review Bruce Mills (McCompanion—July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU September 20 McCompanion—July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU September 20 McCompanion—July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU September 20 McCompanion—July 2002 form and endorsement changes Bruce Hicks, CLU, CPCU October 20 McCompanion—Marchall Part of reduction Plantage McCompanion—Marchall Part of reduction Plantage McCompanion—Marchall Part of reduction Plantage McCo				46
Thield Insurance Group named Agency of the Year  Zommunity Service Award  Bruce Hicks, CLUL CPCU  April  Abd Companion—February 2002 form and endorsement changes  Bruce Hicks, CLUL CPCU  April  Bruce Hicks, CLUL CPCU  April  Abd Companion—Author 2002 form and endorsement changes  Kevin P Hennosy  June  Revin P Hennosy  June  Bruce Hicks, CLUL CPCU  June  Bruce Hicks, CLUL CPCU  June  MM Companion—April 2002 form and endorsement changes  Bruce Hicks, CLUL CPCU  June  MM Companion—April 2002 form and endorsement changes  Bruce Hicks, CLUL CPCU  June  MM Companion—April 2002 form and endorsement changes  Revin P Hennosy  July  Revin P Hennosy  August  Le of oach entitled to success of new producer  Bruce Hicks, CLUL, CPCU  July  MM Companion—The 2002 form and endorsement changes  Revin P Hennosy  August  Le of oach entitled to success of new producer  Bruce Hicks, CLUL, CPCU  July  MM Companion—The Urity Evidence  MM Companion—The Urity Evidence  MM Companion—The Urity Evidence  MM Companion—July 2002 form and endorsement changes  Bruce Hicks, CLUL, CPCU  September  Bruce Hicks, CLUL, CPCU  September  Bruce Hicks, CLUL, CPCU  July  MM Companion—July 2002 form and endorsement changes  Bruce Hicks, CLUL, CPCU  September  Bruce Hicks, CLUL, CPCU  Septe				50
22 Community Service Award   Bruce Hicks, CLU, CPCU   April				
s lungus among us MC Companion—February 2002 form and endorsement changes MC Companion—February 2002 form and endorsement changes MC Companion—March 2002 form and endorsement changes MC Companion—April 2002 form and endorsement changes MC Companion—March 2002 form and endorsement changes MC Companion—The 2002 form and endorsement changes MC Companion—The United is right for a binder authority review MC Companion—The United is right for a binder authority review MC Companion—The United is right for a binder authority review MC Companion—July 2002 form and endorsement changes MC Companion—July 2002 form and endorsement chan		Thomas A. McCoy		74
BM Companion—February 2002 form and endorsement changes  Kevin P Hennosy  May  MA Companion—March 2002 form and endorsement changes  Bruse Hicks, CLU, CPCU  May  IC Analysis & Diprion—Origina of catastrophe  Ne explore options for selling insurance  Thomas A, McCoy  June  Thomas A, McCoy  June  Thomas A, McCoy  June  Thomas A, McCoy  June  Remembers unhappy with insurers  Demnis Pilisbury  June  Blain Biblen  June  Broot Hicks, CLU, CPCU  June  Jun		Proce Mining OLLI ODOLI		82
C. Update—Some people never learn   May Mc Companion—March 2002 form and endorsement changes   Bruce Hicks, CLU, CPCU   May				92
AM Companion—March 2002 form and endorsement changes  (Kanalysis & Opinion—Origins of catastrophe  (Kanalysis & Opinion—Summer of discontent  (Kanalysis & Opinion—Whorps)  (Kanalysis & Opinio—Whorps)  (Kanalysis & Opinion—Whorps)  (Kanalysis & Opinio—Whorps)  (Kanalysis & Opinio—				118
IC Analysis & Opinion—Origins of catastrophe   Kevin P. Hennosy June				42
nks explore options for selling insurance  \$ members unkappy with insurance \$ Dennis Pilishury June Indiangent—Faithful few revive young agents group  \$ Eliaine Tolen June Indiangent—Faithful few revive young agents group  \$ Eliaine Tolen June Indiangent—Faithful few revive young agents group  \$ Eliaine Tolen June Indiangent—Faithful few revive young agents group  \$ Eliaine Tolen June Indiangent—Faithful few revive young agents group  ### Anne Anne Anne Anne Anne Indiangent—Faithful few revive young agents group  ### Anne Anne Anne Indiangent—Faithful few revive young agents group  ### Anne Anne Indiangent—April 2002 form and endorsement changes  ### Anne Anne Indiangent—Anne Indiangent—In				89
AS members unhappy with insurers  In Agents—Faithful few revive young agents group  Billione—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  MA Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  July  Anname reflects changing times  Phil Zinkewicz  July  IC Analysis & Opinion—Summer of discontent  As Companion—April 2002 form and endorsement changes  Phil Zinkewicz  July  IC Analysis & Opinion—Mary 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  July  IC Analysis & Opinion—Mary 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  July  IC Analysis & Opinion—Mary 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  July  IC Analysis & Opinion—Mary 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Roy C. McCormick  September  Bruce Hicks, CLU, CPCU  September  September  Bruce Hicks, CLU, CPCU  September  September September September September  September September September September September  September September September September September September September September September September September September September September September September Septembe				58
mg Agents—Paithful few revive young agents group  McCompanion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  Mg Agent Forum—Escape the hard market in the Big Easy  John Olivient, Jr., CIC, LIA, AAI  July  IC Analysis & Opinion—Summer of discontent  Revin P. Hennosy  July  McCompanion—Hay 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  July  IC Analysis & Opinion—Minopogs  Revin P. Hennosy  August  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Ing Agents—Agent of change  Le of coach critical to success of new producer  Revin Agents—Agent of change  Bruce Hicks, CLU, CPCU  September  Le Hicks, CLU, CPCU  September  Le Hicks, CLU, CPCU  September  Le Hicks, CLU, CPCU  Cotober  Bruce Hicks, CLU, CPCU  Cotober  Bruce Hicks, CLU, CPCU  Cotober  Revin P. Hennosy  Cotober  Revin T. Hennosy  Cotober  Revin T. Hennosy  Cotober  Phi Zinkewicz  November  Le Leadership—Turning dreams into dollars  Robert I. Balley  Cotober  Phi Zinkewicz  November  Leadership—Turning dreams into dollars  Robert I. Balley  Cotober  Robert I. Balley  November  Le Aralysis & Opinion—Throw me something, mister  I. Canalysis & Opinion—Throw me som	nks explore options for selling insurance	Thomas A. McCoy	June	64
Ing Agents—Faithful few revive young agents group  All Companion—April 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  June  Agent Forum—Escape the hard market in the Big Easy  John Olivieri, Jr., CIC, LIA, AAI  July  IC Analysis & Opinion—Summer of discontent  Kevin P. Hennosy  July  AM Companion—May 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  July  IC Analysis & Opinion—Windows  Revin P. Hennosy  August  le of coach critical to success of new producer  July Agent Forum—Escape the hard market in the Big Easy  Market Person September  Werage Concerns—The time is right for a binder authority review  Roy C. McCommick  September  Werage Concerns—The time is right for a binder authority review  AM Companion—July 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Werage Concerns—The time is right for a binder authority review  AM Companion—August 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Werage Concerns—The time is right for a binder authority review  AM Companion—August 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  SAM Companion—August 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  Cotober  Brough Notes Company Community Service Award  Bruce Hicks, CLU, CPCU  Cotober  Robogn Intervention of the August  All Canalysis & Opinion—Marshall Plan for insurance  Mic Analysis & Opinion—Marshall Plan for insurance  Mic The Market Agent		Dennis Pillsbury	June	110
## Companion—April 2002 form and endorsement changes   John Olivieri, Jr., C., C., LA, AAI   July   w name reflects changing times   Phil Zinkewicz   July   w name reflects changing times   Revive P. Hennosy   July   w name reflects changing times   Phil Zinkewicz   July			June	113
ung Agenti Forum—Escape the hard market in the Big Easy  Annane reflects changing times  Phil Zinkewicz  July  Kevin P. Hennosy  Aluy  M. Companion—May 2002 form and endorsement changes  Revin P. Hennosy  Kevin P. Hennosy  August  Ic Analysis & Opinion—Whong  Kevin P. Hennosy  August  Ic Analysis A. Opinion—Whong  Kevin P. Hennosy  August  Ie of coach critical to success of new producer  Bud Antrim  September  Bud Companion—July 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Bud Companion—August 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Bud Mornin September  Bud Companion—August 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  Cotober  Cotober  Cotober  Cotober  Cotober  Cotober  Revin P. Hennosy  Cotober  Revin P. Hennosy  Cotober  Cotobe		Bruce Hicks, CLU, CPCU	June	122
w name reflects changing times C Analysis & Opinion—Summer of discontent MC Companion—May 2002 form and endorsement changes MC organion—The time is right for a binder authority review MC Companion—July 2002 form and endorsement changes MC Companion—July 2002 form and endorsement changes MC Companion—July 2002 form and endorsement changes MC Companion—August 2002 form and endorsement changes MC Companion—Marshall Plan for insurance MC Analysis A Copinion—Marshall Plan for insurance MC Analysis A Copinion—Marshall Plan for insurance MC Analysis A Copinion—Marshall Plan for insurance MC Marshall MC				28
IC Analysis & Opinion—Summer of discontent MC Canalysis & Opinion—Whoops MC Canalysis & Opinion—Whoops MC Canalysis & Opinion—Whoops MC Mexin P Hennosy Mugust e of coach critical to success of new producer In Against Against MC Canalysis & Opinion—Whoops MC Mexin P Hennosy MC Mc McDanglion—Minion MC Canalysis & Opinion—Minion MC Canalysis MC MC Minion MC M				62
## SM Companion—May 2002 form and endorsement changes   Iso Analysis & Opinion—Whoops   Revin P. Hennosy   August				74
IC Analysis & Opinion—Whoops   Maguist				116
le of coach critical to success of new producer any agents—Agent of change September any agents—Agent of change September areage Concerns—The time is right for a binder authority review Poy C. McCormick September and Amorais September and Amo				14
ung Agents—Agent of change verage Concerns—The time is right for a binder authority review Werage Concerns—The time is right for a binder authority review Werage Concerns—The time is right for a binder authority review &M Companion—July 2002 form and endorsement changes &M Companion—July 2002 form and endorsement changes &M Companion—August 2002 form and endorsement changes & Bruce Hiske, CLU, CPCU Cotober &M Companion—August 2002 form and endorsement changes & Bruce Hiske, CLU, CPCU Cotober & Rough Notes Company Community Service Award & Robert N, Kretzmer, CIC, CPIA Cotober & Robert N, Kretzmer, C				30
verage Concerns—The time is right for a binder authority review  AM Companion—July 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Bak Companion—July 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  September  Bak Companion—August 2002 form and endorsement changes  Bruce Hicks, CLU, CPCU  October  Robert N. Kretzmer, CIC, CPIA  October  IC Analysis & Opinion—Marshall Plan for insurance  Kevin P. Hennosy  October  Analysis & Opinion—Marshall Plan for insurance  Bruce Hicks, CLU, CPCU  October  IC Analysis & Opinion—Marshall Plan for insurance  Bruce Hicks, CLU, CPCU  October  Analysis & Opinion—Marshall Plan for insurance  Insurance  Phil Zinkewicz  November  November  Including Itability: It's not just a big-company concern  Honda Prussack  November  Honda Prussack  November  Honda Prussack  November  Bruce Hicks, CLU, CPCU  November  Robert L. Brailey  November  IC Analysis & Opinion—Throw me something, mister!  IS Coverage Perspective—Moli: The \$1 billion challenge  Robert J. Prahl, CPCU  November  Robol's in session  Bruce Hicks, CLU, CPCU  November  Robol's in session  Dennis Pilisbury  December  Inks acquiring agencies  Dennis Pilisbury  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  November  Robert L. Bailey  December  Dennis Pilisbury  December  Dennis Pilisbury  December  Bruce Hicks, CLU, CPCU  Robert L. Bailey  December  Bruce Hicks, CLU, CPCU  Robert L. Bailey  December  Phil Zinkewicz  Februa				
## SM Companion—July 2002 form and endorsement changes ## Bruce Hicks, CLU, CPCU ## September ## SM Companion—August 2002 form and endorsement changes ## Suce Hicks, CLU, CPCU ## October ## County Notes Company Community Service Award ## Robert N. Kretzmer, CIC, CPIA ## October ## CA Analysis & Opinion—Marshall Plan for insurance ## Robert N. Kretzmer, CIC, CPIA ## October ## CA Analysis & Opinion—Marshall Plan for insurance ## Robert N. Kretzmer, CIC, CPIA ## October ## October ## October ## October ## Robert L. Bailey ## October ## October ## Robert L. Bailey ## October ## October ## Robert L. Bailey ## Robert L. Prant, CPCU ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L. Bailey ## December ## Barbara A. Morris ## Robert L				38
tional Alliance promotes "professionalism through education"  &M Companion—August 2002 form and endorsement changes  &Robert N. Kretzmer, Cic, CPIA  October  &Robert L. Bailey  October  Anging of the guard  Phil Zinkewicz  November  Anging of the guard  Phil Zinkewicz  November  Andy Molnar of FAIA wins association's Irma Award  Bob Bloss  November  Allo Analysis & Opinion—Throw me something, misterf  Allo Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Prahl, CPCU  November  Allo Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Prahl, CPCU  November  Allo Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Prahl, CPCU  November  Allo Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Prahl, CPCU  November  All Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Prahl, CPCU  November  Allo Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Prahl, CPCU  November  All Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Prahl, CPCU  November  All Coverage Perspective—Mold: The \$1 billion challenge  &Robert J. Bailey  December  Inks acquiring agencies  Dennis Pillsbury  December  All About Money—A market perspective  William A. Clemmer & Gary S. Lesser, JD  January  All About Money—Retirement plan investing  William A. Clemmer & Gary S. Lesser, JD  April Sinkewicz  February  ## April Zinkewicz  February  ## April Zinkewicz  February  ## April Zinkewicz  February  ## All About Money—College savings plans  ## All About Money—Cledies active maintaintaintaintaintaintaintaintaintaint				78
&M Companion—August 2002 form and endorsement changes  R Companion—August 2002 form and endorsement changes  R Companion Notes Company Community Service Award  R Coharlysis & Opinion—Marshall Plan for insurance  K Evin P. Hennosy October  Sesons in Leadership—Turning dreams into dollars  Robert L Bailey October  Phil Zinkewicz October  All About Money—A market perspective  J All About Money—Retirement plan investing  Lead Strazewski All About Money—Cempon Pain Izm Award  Robert N. Fretzewski All About Money—Compon Pain Izm Award  Robert D. Strazewski Revin P. Hennosy Robert D. Pain J Zinkewicz Robert D. J Zinkewicz Robe				92
Rough Notes Company Community Service Award  IC Analysis & Opinion—Marshall Plan for insurance  Rovin P Hennosy October  Sesons in Leadership—Turning dreams into dollars Robert L Bailey October  Robert L Bailey November  Robert L Bailey November  Robert L Bailey November  Robert L Bailey November  Robert L Robert				112
ILC Analysis & Opinion—Marshall Plan for insurance Scons in Leadership—Turning dreams into dollars Robert L Bailey October rivew from London April Zinkewicz October rivew from London April Zinkewicz April Z				12
ssons in Leadership—Turning dreams into dollars  Robert L. Bailey October Aphil Zinkewicz October Aphil Zinkewicz November Iluciary liability: It's not just a big-company concern Rhonda Prussack November Iluciary liability: It's not just a big-company concern Rhonda Prussack November Ady Molnar of FAIA wins association's Irma Award Bob Bloss November Iluciary liability: It's not just a big-company concern Rhonda Prussack November Ady Molnar of FAIA wins association's Irma Award Bob Bloss November Iluciary liability: It's not just a big-company concern Rhonda Prussack November Ady Molnar of FAIA wins association's Irma Award Bob Bloss November Iluciary liability: It's not just a big-company concern Rhonda Prussack November Roberts—Priven to succeed Roberts—Priven to succeed November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November Iluciary liability: It's not just a big-company concern Revine P. Hennosy November November November Revine P. Hennosy November November November Revine P. Hennosy November November November November November November November November No				26
Phil Zinkewicz October anging of the guard Phil Zinkewicz November luciary liability: It's not just a big-company concern Ady Molnar of FAIA wins association's Irma Award Bob Bloss November ung Agents—Driven to succeed IC Analysis & Opinion—Throw me something, mister! IC Analysis & Opinion—Throw me something, mister! IC Analysis & Opinion—Throw me something, mister! IS Coverage Perspective—Mold: The \$1 billion challenge Robert J. Prahl, CPCU November IR Mormanion—September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR Mormanion—September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November IR September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU				42
anging of the guard  luciary liability: It's not just a big-company concern  Rhonda Prussack  November  Rhonda Prussack  November  Rhonda Prussack  November  Rhonda Prussack  November  Roby Molnar of FAIA wins association's Irma Award  Bob Bloss  November  Ing Agents—Driven to succeed  Elaine Tolen  November  Robert J. Prahl, CPCU  Robert J. Prahl, CPCU  Robert	ssons in Leadership—Turning dreams into dollars	Robert L. Bailey	October	54
tuciary liability: It's not just a big-company concern dy Molnar of FAIA wins association's Irma Award Bob Bloss November dug Agents—Driven to succeed Alc Analysis & Opinion—Throw me something, mister! Alc Analysis & Opinion—Throw me something, mister! Alc Analysis & Opinion—Throw me something, mister! Alc Coverage Perspective—Mold: The \$1 billion challenge Robert J. Prahl, CPCU November Alc Companion—September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November November Alc Companion—September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November Alc Companion—September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November Alc Andoris November December Dennis Pilisbury December Decemb			October	74
ndy Molnar of FAIA wins association's Irma Award  Rob Bloss November ung Agents—Driven to succeed Relaine Tolen November		Phil Zinkewicz	November	27
ndy Molnar of FAIA wins association's Irma Award  Rob Bloss November ung Agents—Driven to succeed Relaine Tolen November	luciary liability: It's not just a big-company concern	Rhonda Prussack	November	32
Ling Agents—Driven to succeed  Kevin P. Hennosy November AlC Analysis & Opinion—Throw me something, mister! AlC Analysis & Opinion—Throw me something, mister! AlC Coverage Perspective—Mold: The \$1 billion challenge Robert J. Prahl, CPCU November All Coverage Perspective—Mold: The \$1 billion challenge Robert J. Prahl, CPCU November All Coverage Perspective—Mold: The \$1 billion challenge Robert J. Prahl, CPCU November All Coverage Perspective—Mold: The \$1 billion challenge Robert J. Prahl, CPCU November Robert J. Prahl, CPC		Bob Bloss	November	40
IC Analysis & Opinion—Throw me something, mister!  Kevin P. Hennosy November IS Coverage Perspective—Mold: The \$1 billion challenge Robert J. Prahl, CPCU November Robert J. Prahl, CPCU November Robert J. Prahl, CPCU November Robert September 2002 form and endorsement changes Bruce Hicks, CLU, CPCU November Inks acquiring agencies Dennis Pillsbury December Ung Agent Forum—Young agents' achievements recognized Ung Agent Forum—Young agents' achievements achiev				46
All About Money—A market perspective  All About Money—Retirement plan investing  All About Money—Common IRA misconceptions  All About Money—Retirement plans require examination  All About Money—Retirement p				74
Reference of the content of the cont				82
hool's in session  Rarbara A. Morris  November  nks acquiring agencies  Dennis Pillsbury  December  Robert L. Bailey  December  December  Britan A. Opinion—Rewarding bad behavior  Kevin P. Hennosy  December  Robert L. Bailey  December  Revin P. Hennosy  December  Revin P. Hen				94
Dennis Pillsbury December Dece				100
Len Strazewski January All About Money—Retirement plan investing lependents gain share of life market Pebruary lependents gain share of life market Susiness—Business				52
Robert L. Bailey December    Fe/HEALTH & FINANCIAL SERVICES		Definis t hisbury		98
IFE/HEALTH & FINANCIAL SERVICES  IPE/HEALTH & FINANCIAL SERVICES		Dobort I Poilou		54
Interfits Business—Managing employee benefits online  All About Money—A market perspective  All About Money—A market perspective  All About Money—Retirement plan investing  William A. Clemmer & Gary S. Lesser, JD  February  Jependents gain share of life market  Phil Zinkewicz  February  Jependents gain share of life market  April Stassiness—Easing the pain  All About Money—Common IRA misconceptions  William A. Clemmer and Gary S. Lesser, JD  March  Jenefits Business—Changes in dental plans require examination  All About Money—IRAs at tax time  William A. Clemmer and Gary S. Lesser, JD  April Stall About Money—College savings plans  William A. Clemmer and Gary S. Lesser, JD  May  Jenefits Business—Health benefits on a limited budget  Len Strazewski  May				
enefits Business—Managing employee benefits online  All About Money—A market perspective  All About Money—A market perspective  William A. Clemmer & Gary S. Lesser, JD  January  Phil Zinkewicz  February  All About Money—Retirement plan investing  William A. Clemmer & Gary S. Lesser, JD  February  Gependents gain share of life market  Phil Zinkewicz  February  Phil Zinkewicz  February  February  Interval Business—A buffet of benefits  Len Strazewski  February  Interval Business—Easing the pain  All About Money—Common IRA misconceptions  All About Money—Common IRA misconceptions  All About Money—Changes in dental plans require examination  All About Money—IRAs at tax time  William A. Clemmer and Gary S. Lesser, JD  April  All About Money—College savings plans  William A. Clemmer and Gary S. Lesser, JD  May  Business—Health benefits on a limited budget  Len Strazewski  May	iblic Policy Analysis & Opinion—Hewarding bad benavior	Nevin P. Hennosy	December	118
Seall About Money—A market perspective William A. Clemmer & Gary S. Lesser, JD January Phil Zinkewicz February Seall About Money—Retirement plan investing William A. Clemmer & Gary S. Lesser, JD February September of life market Phil Zinkewicz February September of life market Phil Zinkewicz February September of life market Phil Zinkewicz February September of Len Strazewski February Senefits Business—Easing the pain Len Strazewski March Seall About Money—Common IRA misconceptions William A. Clemmer and Gary S. Lesser, JD March Seall About Money—IRAs at tax time William A. Clemmer and Gary S. Lesser, JD April Seall About Money—Compositions William A. Clemmer and Gary S. Lesser, JD March Seall About Money—College savings plans William A. Clemmer and Gary S. Lesser, JD May Senefits Business—Health benefits on a limited budget Len Strazewski May				
anaged care's poor health  A la About Money—Retirement plan investing  William A. Clemmer & Gary S. Lesser, JD  February  dependents gain share of life market  Phil Zinkewicz  February  enefits Business—A buffet of benefits  Len Strazewski  February  enefits Business—Easing the pain  All About Money—Common IRA misconceptions  William A. Clemmer and Gary S. Lesser, JD  March  April  S All About Money—IRAs at tax time  William A. Clemmer and Gary S. Lesser, JD  April  S All About Money—College savings plans  William A. Clemmer and Gary S. Lesser, JD  April  S All About Money—College savings plans  William A. Clemmer and Gary S. Lesser, JD  May  enefits Business—Health benefits on a limited budget  Len Strazewski  May				38
All About Money—Retirement plan investing William A. Clemmer & Gary S. Lesser, JD February dependents gain share of life market Phil Zinkewicz February mefits Business—A buffet of benefits Len Strazewski February mefits Business—Easing the pain Len Strazewski March All About Money—Common IRA misconceptions William A. Clemmer and Gary S. Lesser, JD March Merefits Business—Changes in dental plans require examination Len Strazewski April All About Money—IRAs at tax time William A. Clemmer and Gary S. Lesser, JD April All About Money—College savings plans William A. Clemmer and Gary S. Lesser, JD May enefits Business—Health benefits on a limited budget Len Strazewski May			January	11
dependents gain share of life market Phil Zinkewicz February sinefits Business—A buffet of benefits Len Strazewski February sinefits Business—Easing the pain Len Strazewski March stall About Money—Common IRA misconceptions William A. Clemmer and Gary S. Lesser, JD March stall About Money—Changes in dental plans require examination Len Strazewski April stall About Money—IRAs at tax time William A. Clemmer and Gary S. Lesser, JD April stall About Money—College savings plans William A. Clemmer and Gary S. Lesser, JD May enefits Business—Health benefits on a limited budget Len Strazewski May	anaged care's poor health	Phil Zinkewicz	February	36
dependents gain share of life market Phil Zinkewicz February nefits Business—A buffet of benefits Len Strazewski February nefits Business—Easing the pain Len Strazewski March All About Money—Common IRA misconceptions William A. Clemmer and Gary S. Lesser, JD March nefits Business—Changes in dental plans require examination Len Strazewski April All About Money—IRAs at tax time William A. Clemmer and Gary S. Lesser, JD April All About Money—College savings plans William A. Clemmer and Gary S. Lesser, JD May nefits Business—Health benefits on a limited budget Len Strazewski May	All About Money—Retirement plan investing	William A. Clemmer & Gary S. Lesser, JD	February	40
renefits Business—A buffet of benefits Len Strazewski renefits Business—Easing the pain Len Strazewski March March March Milliam A. Clemmer and Gary S. Lesser, JD March			February	44
mefits Business—Easing the pain Len Strazewski March All About Money—Common IRA misconceptions Milliam A. Clemmer and Gary S. Lesser, JD April All About Money—IRAs at tax time William A. Clemmer and Gary S. Lesser, JD April All About Money—College savings plans William A. Clemmer and Gary S. Lesser, JD April All About Money—College savings plans William A. Clemmer and Gary S. Lesser, JD May All About Money—College savings plans Len Strazewski May			February	94
s All About Money—Common IRA misconceptions  April April S All About Money—IRAs at tax time S All About Money—IRAs at tax time S All About Money—College savings plans S All About Money—College savings May S All About				52
enefits Business—Changes in dental plans require examination  April  April  All About Money—IRAs at tax time  All About Money—College savings plans  All About Money—College savings plans  William A. Clemmer and Gary S. Lesser, JD  May  enefits Business—Health benefits on a limited budget  Len Strazewski  May				15
s All About Money—IRAs at tax time William A. Clemmer and Gary S. Lesser, JD April s All About Money—College savings plans William A. Clemmer and Gary S. Lesser, JD May enefits Business—Health benefits on a limited budget Len Strazewski May				13
s All About Money—College savings plans  William A. Clemmer and Gary S. Lesser, JD  May enefits Business—Health benefits on a limited budget  Len Strazewski  May				15
enefits Business—Health benefits on a limited budget Len Strazewski May				
				58
anaged care under cierce				110
	anaged care under siege	John Maes	June	88
enefits BusinessMarketing long term care insurance Len Strazewski June	enefits Business—Marketing long term care insurance	Len Strazewski	June	100







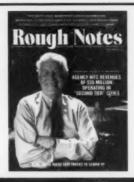


ARTICLE TITLE	. AUTHOR	MONTH	PAGE
Benefits Business—Specialty health products	Len Strazewski	July	50
t's All About Money—College savings plans: Coverdell Education Savings accounts	William A. Clemmer and Gary S. Lesser, JD	August	52
Benefits Business—Debit cards ease FSA administrative burden	Len Strazewski	September	34
Opportunity knocks	Michael J. Moody, MBA, ARM	September	110
	Len Strazewski	October	158
enefits Business—Dental insurance gains popularity	William A. Clemmer and Gary S. Lesser, JD	October	162
's All About Money—College savings plans: Differences and considerations			72
enefits Business—Differentiation is key	Len Strazewski	November	
's All About Money—Retirement plans - the sounds of change	William A. Clemmer & Gary S. Lesser, JD	December	62
Benefits Business—Boosting morale with work/life benefits	Len Strazewski	December	110
WANAGEMENT			
gency Financial Management—Agency consultant roles expand	Paul J. Di Stefano, CPA, CPCU	January	46
Client Nurturing—Hard markets soft sell	Jim Cecil	February	22
roducer-Related Issues—Producer compensation	Michael J. Weinberg	February	54
gency Financial Management—The impact of producer agreements on agency value	Paul J. Di Stefano, CPA, CPCU	February	71
Vinning Strategies—Keep the ball rolling	Roger Sitkins	February	78
Igency Financial Management—Mergers & acquisitions	Paul J. Di Stefano, CPA, CPCU	March	126
	Emily Huling, CIC, CMC	March	158
trengthening the Front Line—Handling stress in business life			160
rowth Strategy Review—Innovative mergers and acquisitions	G. Edward Kalbaugh	March	
roducer-Related Issues—The bankruptcy game	Michael J. Weinberg	March	164
roducer-Related Issues—The commitment	Michael J. Weinberg	April	64
gency Financial Management—Agency management systems implementation	Paul J. Stefano, CPA, CPCU, and Deborah Dziuban	April	148
lient Nurturing—The technology of customer contact	Jim Cecil	April	150
roducer-Related Issues—The need for networking	Michael J. Weinberg	May	66
gency Financial Management—Agency management systems	Thomas Pepe and Deborah Dziuban	May	126
trengthening the Front Line—Responsible delegation benefits all	Emily Huling, CIC, CMC	May	136
finning Strategies—My TIDU list	Roger Sitkins	May	153
gency Financial Management—Agency transactions	Paul J. Di Stefano, CPA, CPCU	June	42
		June	107
lient Nurturing—Making sense of customer surveys	Jim Cecil		
roducer-Related Issues—Tracking down good producers	Michael J. Weinberg	June	126
ontented CSRs=productive CSRs	Phil Zinkewicz	June	139
reventing bad hire days	Nancy Doucette	July	36
roducer-Related Issues—What is driving your agency?	Michael J. Weinberg	July	58
gency Financial Management-Agency financial health - balance sheet considerations	Paul J. Di Stefano, CPA, CPCU	July	72
hat's not my job	Nancy Doucette	August	40
trengthening the Front Line—Great business requires great people	Emily Huling, CIC, CMC	August	54
Client Nurturing—Picking the low-hanging fruit	Jim Cecil	August	82
gency Financial Management—Resolving owner conflicts	Paul J. Di Stefano, CPA, CPCU	September	26
Vinning Strategies—Becoming a great agency - Part one	Roger Sitkins	September	62
Producer-Related Issues—Sharing marketing expenses	Michael J. Weinberg	September	80
			106
lire for attitude, train for skills	Nancy Doucette	September	
Strengthening the Front Line—Bad management can have high costs	Emily Huling, CIC, CMC	October	48
Ninning Strategies—Becoming a great agency - Part two	Roger Sitkins	October	62
Client Nurturing—Nurturing the vital few	Jim Cecil	October	78
Agency Financial Management—Agency mergers and acquisitions	Paul J. Di Stefano, CPA, CPCU, and Thomas Pepe	October	128
Producer-Related Issues—Civic marketing	Michael J. Weinberg	October	166
Sharing the wealth	Nancy Doucette	October	182
Producer-Related Issues—Moving Up	Michael J. Weinberg	November	16
Risk Managers' Forum—Due diligence for mergers and acquisitions	Steven B. Steinberg, CPCU	December	14
Producer-Related Issues—Agents as mentors	Michael J. Weinberg	December	46
Perpetuation planning: Straight talk from the experts	9		84
	Elisabeth Boone, CPCU	December	
Agency Financial Management—What's it worth to you?	Paul J. Di Stefano, CPA, CPCU	December	88
Strengthening the Front Line—Why good employees leave	Emily Huling, CIC, CMC	December	121
MARKETING			
MARKETING  Enterprise Risk Management—The more things change Growth Strategy Review—Success in 2002	Michael J. Moody, MBA, ARM G. Edward Kalbaugh	January January	54 138

ARTICLE TITLE	AUTHOR	MONTH	PAG
terprise Risk Management—Finite possibilities	Michael J. Moody, MBA, ARM	February	24
egrated disability management	Dennis Pillsbury	February	32
ent-owned insurer succeeds in coastal market	Phil Zinkewicz	March	32
olesaler provides outside-the-box products	Phil Zinkewicz	March	68
erprise Risk Management—Everybody talks about it	Michael J. Moody, MBA, ARM	March	183
M approach leads to 90% hit ratio	Dennis Pillsbury	March	185
eping it simple	John Maes		
		April	24
wth Strategy Review—Building agency value	G. Edward Kalbaugh	April	70
erprise Risk Management—Reality check	Michael J. Moody, MBA, ARM	April	108
erprise Risk Management—Awareness of risk sparks renewed interest in ERM	Len Strazewski	April	111
ating a full-service culture	Elisabeth Boone, CPCU	May	48
erprise Risk Management—Enterprise risk management - a fading fad?	Michael J. Moody, MBA, ARM	May	53
ing training with Coach Sitkins	Elisabeth Boone, CPCU	May	84
wth Strategy Review—Agency turnaround - a three-year case study	G. Edward Kalbaugh	May	120
you thought Social Security was in trouble?	Dennis Pillsbury	May	138
tford expands small commercial offerings	Dennis Pillsbury	June	50
wth Strategy Review—Coping with the hard market	G. Edward Kalbaugh	June	54
erprise Risk Management—Group solutions - Part one	Michael J. Moody, MBA, ARM	June	92
erprise Risk Management—Agents need to prepare for CRO emergence	Len Strazewski	June	96
erprise Risk Management—Group solutions - Part two	Michael J. Moody, MBA, ARM	July	32
ning control of personal lines	Dennis Pillsbury	July	98
wth Strategy Review—Service convergence	G. Edward Kalbaugh	August	48
easing agency value through HR services	Phil Zinkewicz	August	68
Managers' Forum—Value of risk management in a hard market	Wayne P. Dauterive, CRM ARM	August	78
fornia agency finds—and keeps—niche accounts			90
	Dennis Pillsbury	August	
erprise Risk Management—Understanding your risk portfolio	Michael J. Moody, MBA, ARM	September	58
Managers' Forum—Alternative markets and risk financing	Donald J. Riggin, CPCU, ARM	September	82
tis foresees rapid growth in voluntary benefits	Phil Zinkewicz	September	13
k Managers' Forum—Understanding enterprise risk management	Donald J. Riggin, CPCU, ARM	October	32
erprise Risk Management—Corporate governance moves to the front burner	Michael J. Moody, MBA, ARM	October	88
uaries evolve into architects of financial security	Samuel Schiff	October	15
ECO automates small business writing	Dennis Pillsbury	October	16
wth Strategy Review—Hard market strategies	G. Edward Kalbaugh	October	18
iding the apples-to-apples trap	G. Barry Klein, CPCU, CLU	October	18
rd market relief	Dennis Pillsbury	October	18
owth Strategy Review—Customer service as profit center	G. Edward Kalbaugh	November	14
ideOne focuses on core business	Phil Zinkewicz	November	56
mprehensive risk management services	Len Strazewski	November	86
terprise Risk Management—CAT bonds	Michael J. Moody, MBA, ARM	November	92
combines detailed inventory with valuation and appraisal	Dennis Pillsbury	December	24
tting zip into e-mail marketing	Phil Zinkewicz	December	38
ancial advisor's advice: Take control	Thomas A. McCoy	December	42
mething for nothing	G. Barry Klein, CPCU, CLU	December	48
			12
k Management—Producers as consultants	Donald S. Malecki, CPCU	December	12
ARKETING AGENCY OF THE MONTH			
otection is their rallying cry	Dennis Pillsbury	February	12
orney finds agency business more positive	Dennis Pillsbury	March	12
iche marketer before it became chic	Dennis Pillsbury	April	11
all market big results	Dennis Pillsbury	May	11
epy agency wakes up	Dennis Pillsbury	June	18
panded value-added services keys to growth	Dennis Pillsbury	July	1
cusing on hard-to-place risks	Dennis Pillsbury	August	1
mmitted to independence	Dennis Pillsbury	September	1
anding out from the crowd	Flisabeth Boone, CPCU	October	1
erWest seeks dominance in the northern California valley	Dennis Pillsbury	November	18
ency focuses on loss mitigation and prevention	Dennis Pillsbury	December	18
RGANIZATION PROFILES	- and i movery		
	Elicabeth Pages CDCII	lanuanu	43
tening to contractors—what do builders want most in a liability program?	Elisabeth Boone, CPCU	January	
e & Mason	Dennis Pillsbury	January	90
pping the power of the urban market	Elisabeth Boone, CPCU	January	10
ndon American focuses on underwriting and diversification	Brett Hanavan	January	12
me sweet home	Elisabeth Boone, CPCU	February	7
K Insurance celebrates 50 years of success	Debra Tadevich	March	5
stering the hard market	Phil Zinkewicz	March	6
blic liability: Creative solutions for a complex market	Elisabeth Boone, CPCU	March	9
			10
tish broker poised for hard market	Phil Zinkewicz	March	
an an Amelian	Elisabeth Boone, CPCU	March	13
			17
ee speech is expensive!	Elisabeth Boone, CPCU	March	
ee on trucking ee speech is expensive! recipe for success	Elisabeth Boone, CPCU Elisabeth Boone, CPCU	March April	42
ee speech is expensive!			









ARTICLE TITLE	AUTHOR	MONTH	PAGE
about time	John Chivvis	May	32
Inited Brokers focuses on transportation business	Phil Zinkewicz	May	62
Market Finders celebrates growth	Debra Tadevich	May	148
Management liability at the speed of light	Elisabeth Boone, CPCU	June	38
Protecting people's passions	Elisabeth Boone, CPCU	July	40
Providence Washington—standing tall for its agents	Dennis Pillsbury	July	104
Connecting cultures, building business	Elisabeth Boone, CPCU	August	28
The marketing arm for many top marketing agencies	Dennis Pillsbury	August	84
No boundaries	Elisabeth Boone, CPCU	September	54
	Elisabeth Boone, CPCU	September	126
Horse sense: Insuring equine-related risks			
NIF Group thrives on its underwriting expertise	Debra Tadevich	October	50
Benfield Blanch links MGAs, PAs and carriers	Phil Zinkewicz	October	58
Broker fills Native American niche	Dave Willis	October	66
We are family	Elisabeth Boone, CPCU	October	84
High-risk challenges, smart solutions	Elisabeth Boone, CPCU	October	92
People and expertise make the difference	Dennis Pillsbury	October	104
Miles ahead	Elisabeth Boone, CPCU	December	28
Protecting income, building retention	Elisabeth Boone, CPCU	December	56
Return to roots revitalizes Amerisure	Phil Zinkewicz	December	106
Zurich Canada alliance with ING brings efficiencies	Phil Zinkewicz	December	114
•	LIM THUCMOT	December	1179
PERSONAL LINES			
Personal Lines Selling—Touchdown!	Troy Korsgaden	February	92
Personal Lines Selling—Dealing with market adversity	Troy Korsgaden	March	48
Coverage Concerns—Interviews with HO claimants pinpoint needs	Roy C. McCormick	March	118
Coverage Concerns—Personal liability coverage warrants periodic review	Roy C. McCormick	April	28
Personal Lines Selling—Growth through profits	Troy Korsgaden	April	36
Personal Lines Selling—Drilling down to uncover hidden exposures	Troy Korsgaden	June	98
Coverage Concerns—Coverage implications when renters have a change of address	Roy C. McCormick	July	102
Personal Lines Selling—Runaway train or bullet train - which is your agency?	Troy Korsgaden	August	50
Personal Lines Selling—Using claims service as a strategic advantage	Troy Korsgaden	October	72
Coverage Concerns—Promoting responsible savings for personal lines clients	Roy C. McCormick	November	54
		December	-
Personal Lines Selling—What does pizza have to do with database management?	Troy Korsgaden		76
Coverage Concerns—Loss of use coverage is important homeowners policy protection	Roy C. McCormick	December	78
REBUILDING COST CHART			
Rebuilding Cost Chart - Spring		March	54
Rebuilding Cost Chart - Summer		May	135
Rebuilding Cost Chart - Fall		September	91
Rebuilding Cost Chart - Winter		December	70
SPECIALTY LINES			
Specialty Lines Markets—Contractors and related coverages	Larry G. France	January	66
Specialty Lines Markets—Watercraft	Larry G. France	February	56
Bumps in the road	Phil Zinkewicz	February	68
Specialty Lines Markets—Specialty lines review 2002	Larry G. France	March	86
EPLI awards on the rise	Phil Zinkewicz	March	122
A sign of the times	Phil Zinkewicz	March	142
Specialty Lines Markets—Hotel, bar and restaurant market potential	Larry G. France	April	96
Special Section—AAMGA	Phil Zinkewicz		70
Tax liability insurance		May	
Specialty Lines Markets—Weather or not Prize indemnity products could be a	Danny M. Smolnik	May	98
special event on your bottom line	Larry G. France	May	104
A suite solution	John Maes	May	128
Helping enhance client revenue	Dennis Pillsbury	May	154
Managing risk at the ol' ball game	Bob Bloss	June	32
MGA sees opportunity in troubled California comp market	Brett Hanavan		
man sees opportunity in troubled california comp market	breit nanavan	June	44

ARTICLE TITLE	AUTHOR	MONTH	PAG
pecialty Lines Markets—Employment practices liability insurance	Larry G. France	June	72
amily tradition lives at McGraw/Pacific Specialty	Brett Hanavan	June	132
mall risks can have large environmental exposures	Len Strazewski	July	52
pecialty Lines Markets—Be careful that this umbrella doesn't leave you all wet	Larry G. France	July	82
pecialty market smorgasbord	Elisabeth Boone, CPCU		
pecialty Lines Markets—Trucking - harder with fewer players		July	110
	Larry G. France	August	59
wyers suing lawyers	Phil Zinkewicz	August	72
ed mal in crisis mode	Phil Zinkewicz	September	66
&O: Hard and getting harder	Phil Zinkewicz	September	71
ade group endorsements for every specialty	Dennis Pillsbury	September	88
pecialty Lines Markets—Pay for play	Larry G. France	September	120
AIS Coverage Perspective—EPLI - status, opportunities and concerns	Robert J. Prahl, CPCU	October	14
mall employers, big risks	Elisabeth Boone, CPCU	October	38
pecialty Lines Markets—Skyrocketing rates give birth to mass exodus of			
physicians from certain medical fields	Larry G. France	October	108
pecial Section—PLUS	Phil Zinkewicz	October	130
isk Problems/Solutions—Evaluating risk that involves uncommon losses	LeRoy H. Utschig, CPCU, ARM	October	164
pecialty Lines Markets—Apartments and condominiums	Larry G. France	November	64
RPL: Looking beyond the loss ratio	Bruce Hicks, CLU, CPCU	November	77
pecialty Lines Markets—Specialty market review and preview	Larry G. France	December	80
	many on the first	Dooniloo	00
ECHNOLOGY			
pecialty coverage just a click away	John Maes	January	51
job worth doing	Dave Willis	January	60
gency Marketing Technology-New technology may not be better technology	Steve Anderson	January	82
ound Internet Solutions—CSIO insurance portal	John Ashenhurst	January	94
ine tune your agency Web site	Len Strazewski	January	10
faximizing Automation—Digitizing the daily drop files	Wanda Shumaker	January	12
Sound Internet Solutions—Agency Web site case study	John Ashenhurst	February	28
ppraising the agency	Len Strazewski	February	50
lavigating the cyber minefield - Part 1: The problem	D. Douglas Graham	March	26
ound Internet Solutions—Vendors converge on Transformation Station	John Ashenhurst	March	42
Protecting the pipeline	John Chivvis	March	80
faking a house call on Capitol Hill	Bill Jenkins	March	81
better way	Len Strazewski	March	13
lavigating the cyber minefield - Part 2: The solution	D. Douglas Graham	April	60
different way of doing things	John Chivvis	April	66
Maximizing Automation—Getting the most out of "Best"	Wanda Shumaker	April	14
gency Marketing Technology—Disaster planning - it's more than just computers	Steve Anderson	April	15
Sound Internet Solutions—What can agents learn from portals?	John Ashenhurst	May	26
On the right track	Bill Jenkins	May	35
gency Marketing Technology—An agency without walls	Steve Anderson	June	26
Vebinars: Getting more for less	Dave Willis	June	28
Something new under the sun	John Chivvis	June	68
Sound Internet Solutions—Online insurance industry utilities	John Ashenhurst	June	12
Maximizing Automation—Keeping balanced	Wanda Shumaker	July	24
"heir "I" is on the customer	Catherine Tapia	July	66
Sound Internet Solutions—Hybrid interface	John Ashenhurst	July	10
The buck starts here	Bill Jenkins		44
110 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		August	
Sound Internet Solutions—Enhancing Web site usability	John Ashenhurst	August	56
gency Marketing Technology—Finding prospects by using the Internet	Steve Anderson	September	46
Online apps and quotes for E&O	Len Strazewski	September	49
Rapid response	Len Strazewski	September	7
Sound Internet Solutions—Three perspectives on interface issues	John Ashenhurst	October	98
Agency Marketing Technology—Using proposals to help make the sale	Steve Anderson	October	16
Budgeting for technology	Bill Jenkins	October	17
Sound Internet Solutions—Innovation - weed whackers, wheeled string	John Astrontonia	Marianta	
trimmers and free conference calls	John Ashenhurst	November	24
Vhere's the beef?	Bill Jenkins	November	6
Maximizing Automation—Why bother?	Wanda Shumaker	November	9
gency Marketing Technology— Working with contact information	Steve Anderson	December	61
Vorking smarter	Nancy Doucette	December	72
Sound Internet Solutions—Maybe not	John Ashenhurst	December	90
Agents urged to answer the call	John Chivvis	December	12
TO THE POINT			
Collaborative commerce in the commercial middle-market	Howard Green	February	80
			41
Spreading the word	Peter Anderson	March	
Credit-based scoring	Bruce Hicks, CLU, CPCU	August	88
Keep it simple	Brian Bartosh	October	46